



Looking for insurance for your short-term rental property?  
**We've got you covered.**

## Insuring your property is easy with *RentCoverShortTerm*

If you're letting out a property frequently and for short periods, you may have found that insurance for your property can be complex and costly. What's more, most policies are not designed to provide simple cover for many of the issues that arise with short term lets - like loss of rent or damage caused by guests.

*RentCoverShortTerm* is designed to cover all types of properties that are specifically let briefly for holidays, corporate housing and other short term needs, at affordable premiums.

Unlike most similar insurance policies, the application and claims processes are brief and simple, and most claims are settled within five working days.



Loss or damage to the building:	RentCover	Excess
Malicious Damage by guest	\$65,000	\$350
Accidental Damage including Deliberate & Intentional	\$65,000	\$350/event
Theft by the Tenant	\$65,000	\$350
Damage due to the Defined Events (where building is insured)	Up to Sum Insured	\$200 <sup>1</sup>

Loss or damage to contents:	RentCover	Excess
Malicious Damage by guest	\$65,000	\$350
Accidental Damage including damage by a pet	\$65,000	\$350/event
Theft by the Tenant	\$65,000	\$350
Damage due to the Defined Events	\$65,000	\$200 <sup>1</sup>

Loss of rent due to:	RentCover	Excess
Prevention of Access including failure to vacate	up to \$50,000	Nil
Death of a guest or other person including murder/suicide	up to \$50,000	Nil
Malicious Damage by guest	up to \$50,000	Nil
Accidental Damage including damage by a pet	up to \$50,000	Nil
Defined events to the Contents	up to \$50,000	Nil
Defined events to the Building (where building is insured)	up to \$50,000	Nil
Legal Liability	\$20,000,000	Nil
Tax Audit	\$1,000	Nil
Workers' Compensation (WA Only)	Included	Nil

<sup>1</sup> Cyclone excess \$1,000. Please refer to the Policy Wording and PDS for full details including definitions, policy inclusions and limits, available at [www.rentcover.com.au](http://www.rentcover.com.au) or by calling us.

### Applying for *RentCoverShortTerm* is easy and fast!

Apply online at [www.rentcover.com.au](http://www.rentcover.com.au), call **1800 661 662** or complete the application form on the reverse side of this flyer and fax or post it to us.

**Follow one of the below steps to apply and get covered in no time at all.**



**Apply Online**

To get a quote or arrange cover immediately, visit us at [www.rentcover.com.au](http://www.rentcover.com.au) and complete the online application.



**Call us**

To speak to one of our friendly consultants, call us on **1800 661 662**. You can discuss the cover as well as arrange the policy over the phone.



**Write to us**

Complete the application form below and fax or post it to us at:  
**1300 794 773**  
**PO Box 879, Hawthorn VIC 3122**

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance and/or financial planning needs. We only provide your information to insurance companies, underwriting agencies, wholesale brokers, premium funders and other companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms and you can breach your duty of disclosure. For more information about how to access the personal information we hold about you, how to have the information corrected or lodge a complaint, ask us for a copy of RentCover's Privacy Policy or visit our website [www.rentcover.com.au](http://www.rentcover.com.au).

**Owner's Details:**

Name in full: \_\_\_\_\_

Postal Address: \_\_\_\_\_

State: \_\_\_\_\_ Post Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Yes, I would like the FSG, PDS and Policy Wording sent to the above email

**Insurance Details:**

Quote Number: *(if applicable)* \_\_\_\_\_ Quote Amount: \$ \_\_\_\_\_

Insured Property Address: \_\_\_\_\_

Name of Managing Agent: *(if applicable)* \_\_\_\_\_ Suburb: \_\_\_\_\_

**Please answer the following questions to arrange insurance:**

	YES	NO
1. Do you take some kind of security deposit? <i>NB: If a claim is to arise, you will need to claim first from the security deposit.</i>		
2. Is the property under 10 acres of land?		

3. Please indicate your preference by ticking the required box below:  
 RentCover *Short Term* including contents  
 RentCover *Short Term* including building and contents

**If you require cover on your building, please answer the following questions:**

4. What is the replacement cost of the Building (Sum Insured)? *Including outbuildings & all landlords fixtures & fittings (but not floor coverings nor window treatments)*  
 \$ \_\_\_\_\_

5. What are the walls made from:  Brick  
 Other

6. Age of Building \_\_\_\_\_ year(s)

	YES	NO
a. If over 70 years, has the property been rewired and replumbed in the past 35 years?		
b. If over 70 years, is the property heritage listed?		

7. Mortgagee: *(if applicable)* \_\_\_\_\_

**By signing below I confirm that:**

- There is no existing problem which has already occurred or is currently occurring (RentCover *Short Term* will not cover claims for problems which have already commenced).
- Any common areas at the property, such as driveways, foyers or hallways will not be covered. Where we are covering the building, in the event of the claim, common walls will only be covered up to 50%.
- I have received a copy of and have read and understood the Financial Services Guide, Product Disclosure Statement (PDS) & Policy Wording.
- I have a duty of disclosure, which means that I need to tell EBM any information that may alter the underwriter decision to place cover on my property.
- I am aware that any collection of personal information is used in accordance with EBM's Privacy Policy. Further information is available at [www.ebm.com.au](http://www.ebm.com.au)

Please debit my credit card as detailed:  Visa  Mastercard Card No:     /     /     /

My cheque is enclosed (payable to EBM) Expiry:   /   CVV/CVC No:    (on back of card)

Please debit my rental account (and renew annually via the same method until otherwise advised in writing)

Signature of Owner: \_\_\_\_\_ Date: \_\_\_\_\_ Commencement Date: \_\_\_\_\_

*Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) issue the product on behalf of QBE Insurance (Australia) Limited. This brochure contains general advice only so please refer to the Product Disclosure Statement when deciding whether the insurance suits your needs – a copy can be found on our website ([www.rentcover.com.au](http://www.rentcover.com.au)) or by contacting 1800 661 662.*